In the claims:

All of the claims standing for examination are reproduced below.

1. (Currently amended) A system for ~~direct donation~~ <u>managing donations</u> comprising:

an Internet-connected server accessible by ~~potential~~ donors using an Internet browser;

a data store accessible to the server and storing information about ~~potential recipients~~ <u>individuals or families</u>, pre-qualified for donations <u>and associated each with a specific account with a financial institution, the account enabling the potential donors to make contributions and the pre-qualified individuals or families to withdraw donated funds</u>; and

a software ~~suite~~ executing ~~in~~ <u>on</u> the server, ~~comprising at least a first facility~~ enabling ~~a~~ <u>the</u> ~~potential donor~~ <u>donors</u> to obtain ~~online~~ specific information about ~~qualified end recipients of donations~~ <u>the pre-qualified individuals or families</u>, ~~and a second facility~~ <u>and also</u> enabling the ~~same donor~~ <u>donors</u> to select ~~the end recipient~~ <u>one or more of the pre-qualified individuals or families</u> and <u>to</u> make ~~a donation directly~~ <u>donations</u> to ~~an account~~ <u>the specific accounts</u> associated with the selected ~~specific end recipient~~ <u>pre-qualified individuals or families</u>.

2. (Currently amended) The system of claim 1 wherein <u>the pre-qualified individuals or families</u> ~~qualified recipients~~ are organized into project groups, and projects are listed ~~for a potential donor~~ as selectable entities, which, when selected, allow the <u>selecting</u> ~~donor~~ <u>donors</u> to obtain information about <u>the pre-qualified individuals or families</u> ~~qualified specific recipients~~ associated with the selected project.

3. (Currently amended) The system of claim 1 further comprising an interactive voice response (IVR) system through which a ~~recipient~~ donor may interact with the system by telephone to obtain the specific information associated with ~~the specified end recipient~~ the pre-qualified individuals or families.

4. (Currently amended) The system of claim 1 ~~further comprising a third facility for interacting with financial institutions,~~ wherein a donation ~~initiated~~ made by a donor to an account associated with a pre-qualified individual or family ~~for a selected qualified recipient~~ results in a withdrawal of the ~~donation~~ donated amount from an account associated with the donor.

5. (Currently amended) The system of claim 4 ~~further comprising a fourth facility for setting up accounts at financial institutions for donors and recipients~~ wherein the software executing on the server enables donors and individuals and families to set up accounts at financial institutions, the accounts then associated with the system.

6. (Currently amended) The system of claim 5 ~~further comprising a fifth facility for displaying account details on demand to either of donors and recipients~~ wherein the software enables donors and individuals and families to view account information in the accounts set up.

7. (Currently amended) The system of claim 1 ~~further comprising a qualification facility interacting with potential recipients of donations and qualifying potential recipients as qualified recipients~~, ~~which are then presentable by the system to potential donors~~ wherein the software executing on the server enables individuals and families to provide information to the system to be processed by the system to pre-qualify the individuals and families, which may then be presentable by the system to donors.

8. (Currently amended) The system of claim 1 ~~comprising a sixth facility~~ ~~providing~~ <u>wherein the software enables</u> non-cash donations to <u>be made to the pre-qualified individuals and families</u> ~~qualified recipients for~~ <u>from</u> cash donations made by donors.

9. (Original) The system of claim 8 wherein the non-cash donations are made in the form of documents redeemable at pre-qualified and cooperating sites for goods and services.

10. (Original) The system of claim 9 wherein the documents take the form of cards issued for a total amount and redeemable in portions of the total amount until the total amount is redeemed.

11. (Currently amended) The system of claim 9 wherein the documents are associated with <u>the</u> specific <u>individuals and families</u> ~~recipients~~ by an identification procedure, and are non-transferable.

12. (Currently amended) The system of claim 11 wherein the identification procedure comprises creating a virtual identity for a <u>pre-qualified individual or family</u> ~~recipient~~ and issuing a second document bearing the virtual identity, which must be associated with the redeemable document to implement redemption of any portion of the associated donation.

13. (Currently amended) A method for ~~direct donation~~ <u>managing donations</u>, comprising the steps of:

 (a) providing an Internet-connected server accessible by ~~potential~~ donors using an Internet browser;

 (b) providing a data store accessible to the server and storing information

about ~~potential end recipients~~ individuals and families pre-qualified for donations; and

(c) executing a software suite in the server, enabling a ~~potential~~ donor ~~by a first facility~~ to obtain ~~online~~ specific information about ~~qualified end recipients of donations~~ the pre-qualified individuals and families, and ~~a by~~ second facility to select ~~the end recipient~~ one or more of the pre-qualified individuals or families and to make a donation directly to an account associated with the selected ~~recipient~~ individual or family.

14. (Currently amended) The method of claim 13 wherein ~~qualified recipients~~ the pre-qualified individuals or families are organized into project groups, and projects are listed for a ~~potential donor~~ donors as selectable entities, which, when selected, allow the selecting donor to obtain information about ~~qualified recipients~~ the pre-qualified individuals or families associated with the selected project.

15. (Currently amended) The method of claim 13 further comprising an interactive voice response (IVR) system through which a ~~recipient~~ donor may interact with the system by telephone ~~to obtain the specific information associated with the specified end recipient~~.

16. (Currently amended) The method of claim 13 ~~further comprising a third facility for interacting with financial institutions,~~ wherein a donation initiated by a donor for a selected ~~qualified recipient~~ individual or family results in a withdrawal of the ~~donation~~ donated amount from an account associated with the donor ~~and a deposit to an account associated with the qualified recipient~~.

17. (Currently amended) The method of claim 16 ~~further comprising a fourth facility for~~ wherein the software enables setting up accounts at financial institutions for donors and ~~recipients~~ individuals and families.

18. (Currently amended) The method of claim 17 ~~further comprising a fifth facility for displaying~~ account details may be displayed on demand to either of donors and ~~recipients~~ individuals and families.

19. (Currently amended) The method of claim 13 ~~further comprising a qualification facility interacting with potential recipients of donations and qualifying potential recipients as qualified recipients which are then presentable by the system to potential donors~~ wherein the software enables individuals and families to register with the system and provide information, and processes the information to pre-qualify the individuals or families.

20. (Currently amended) The method of claim 13 ~~comprising a sixth facility providing~~ wherein the software enables non-cash donations to be made to pre-qualified individuals and families ~~qualified recipients~~ for cash donations made by donors.

21. (Original) The method of claim 20 wherein the non-cash donations are made in the form of documents redeemable at pre-qualified and cooperating sites for goods and services.

22. (Original) The method of claim 21 wherein the documents take the form of cards issued for a total amount and redeemable in portions of the total amount until the total amount is redeemed.

23. (Currently amended) The method of claim 21 wherein the documents are associated with ~~specific recipients~~ pre-qualified individuals and families by an identification procedure, and are non-transferable.

24. (Currently amended) The method of claim 23 wherein the identification procedure comprises creating a virtual identity for ~~a recipient~~ an individual or family and issuing a second document bearing the virtual identity, which must be associated with the redeemable document to implement redemption of any portion of the associated donation.

25. (New) A system for managing donations comprising:

an Internet-connected server accessible by a first person using an Internet-enabled device;

a data store accessible to the server containing information about a second person;

wherein the first person is enabled to initiate and deposit funds into a monetary account, with the second person enabled to withdraw the funds.

26 (New) The system of claim 25 wherein the account initiated is set up with a bank or other financial institution.